



THE UNION BANK

"Your locally owned community banks"

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2005 SEP 12 AM 10:33

FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie St. @ Ecker Square, Suite 2300
San Francisco, CA 94105

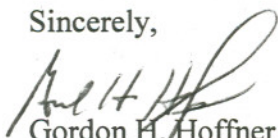
Re: Wal-Mart application in Utah for ILC

Dear Mr. Carter,

I represent a small bank with two branches in North Dakota. I have seen the loss of small businesses that closed due to Wal-Mart pricing. There is no doubt in my mind that they will also cripple the small banks if they are allowed to expand into an ILC.

On behalf of North Dakota Bankers and all other small bankers I urge you to deny Wal-Mart's application to become an ILC.

Sincerely,


Gordon H. Hoffner
President
GHH/ssm

